

# NEWS AND NOTES FOR FLORIDA VETERANS

Veterans Service Center, VA Regional Office  
St. Petersburg, FL

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The "News and Notes for Florida Veterans" is published monthly by the Veterans Service Center, VA Regional Office, St. Petersburg, Florida, to provide information on VA benefit programs to veterans and dependents in Florida. The material presented does not have the effect of laws or regulations. Please send questions or comments on this newsletter to Veterans Service Center, ATTN: "News and Notes," PO Box 1437, St. Petersburg, FL 33731. We do not have the resources to maintain a mailing list for distribution to individuals; however this newsletter is available on the St. Petersburg VA Regional Office web site at [www.vba.va.gov/ro/south/spete](http://www.vba.va.gov/ro/south/spete).

**THE VETERANS HOUSING OPPORTUNITY AND BENEFITS ACT OF 2006** On June 15, 2006, the President signed P. L. 109-233, the Veterans Housing Opportunity and Benefits Act of 2006.

**Specially Adapted Housing:** The law authorizes VA to provide Specially Adapted Housing (SAH) assistance to eligible veterans who are temporarily residing in a home owned by a family member. This assistance would be in the form of a grant to assist the veteran in adapting the family member's home to meet his or her special needs.

Any veteran who is entitled to compensation for permanent and total service-connected disability due to the loss, or loss of use, of both lower extremities; or for blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity; or the loss or loss of use of one lower extremity together with residuals of organic disease or injury, or the loss or loss of use of one upper extremity, which so affect the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair is entitled to a maximum SAH grant of \$50,000.00, of which up to \$14,000 could be used in adapting a family member's home.

Any veteran (other than a veteran who is eligible for assistance under the above paragraph) who is entitled to compensation for a permanent and total service-connected disability which is due to blindness in both eyes; or which includes the anatomical loss or loss of use of both hands is entitled to a maximum SAH grant \$10,000.00, of which up to \$2000.00 may be used in adapting a family member's home.

The law changes the one-time only usage-of-grant benefits. Before, the grant could only be used once, even if the full amount was not used. A veteran may now use his or her SAH benefits up to a total of three times, but the aggregate amount of assistance cannot exceed the maximum amounts allowable for either grant. The law reestablishes VA's authority to make Specially Adapted Housing grants (but not the temporary grants referred to above) to active duty service personnel awaiting disability discharge.

**Temporary Funding Fee Increase:** The law increases the funding fee charged on VA guaranteed loans from 3.3 percent to 3.35 percent for subsequent loans with less than a five percent down payment closed during Fiscal Year 2007 (October 1, 2006 – September 30, 2007).

**Hybrid Adjustable Rate Mortgages:** The law removes the current one percentage point restriction to subsequent annual adjustments to interest rates on hybrid adjustable rate mortgages (HARM) with an initial fixed-period rate of 5 years or more. The Secretary now has the authority to determine annual adjustments for loans where the initial rate is fixed for 5 or more years. Until further notice, annual adjustments may now be up to 2 percentage points.

The provisions of this Act will not affect existing HARMs. VA HARMs made prior to this Act will be subject to the terms in effect at the time they were made. For example, a HARM with an initial fixed-period rate for 5 years or more closed prior to this Act is limited to a 1 percentage point adjustment in subsequent years.

**Native American Direct Loans:** VA direct home loans are available to eligible Native American veterans who wish to purchase or construct a home on trust lands. The law makes the Native American Direct Loan (NADL) program permanent. The new limit on NADLs is the same as the Federal Home Loan Mortgage Corporation (also known as "Freddie Mac") single-family conventional conforming loan limit. That limit is currently \$417,000 for loans located in the 48 contiguous States and \$625,000 for loans in Alaska, Hawaii, and the South Pacific. Increases in these loan limits will be published annually, based upon the annual adjustment in the Freddie Mac conventional conforming loan limit.

The law extends eligibility for NADL to a veteran who is not a Native American, but who is married to a Native American non-veteran. To be eligible for such a loan, the qualified non-Native American veteran and the Native American spouse must reside on trust land, and both the veteran and spouse must have a meaningful interest in the dwelling or lot.

**VA DATA THEFT LETTERS** Beginning August 29, 2006, VA is sending individual notification letters to veterans, service members, and reservists whose personal information was included on computer equipment that was stolen in May 2006 from a VA employee's home. All letters will be mailed out by September 8, 2006. In all likelihood the identifying information on veterans who do not get a letter by mid-September was not part of the data that was on the stolen computer equipment. A copy of the letter is available on-line at [http://www.firstgov.gov/veteransinfo\\_letter.shtml](http://www.firstgov.gov/veteransinfo_letter.shtml).

The "data breach analysis" mentioned in the letter is used to detect patterns of misuse related to a specific data loss incident. This will help VA measure risks and identify gaps in VA's information security practices. This is a service being provided to VA, not individuals.

Given the FBI's high degree of confidence that the information was not compromised, individual credit monitoring is not necessary and will not be provided by VA.

The Department of Veterans Affairs (VA) originally sent notification letters in June 2006 to veterans, service members, and reservists whose personal information was included on the stolen computer equipment. The letter explained the incident and noted that the Federal Bureau of Investigations (FBI) and VA Inspector General were investigating. The letter cautioned individuals to beware of suspicious activity on financial accounts because of potential risk that personal identifying information could be misused even though there had been no evidence of misuse.

Some veterans and service members may receive the second letter, but not the first. VA does not have current addresses for all affected individuals. For the second letter VA contracted with a commercial entity to supply addresses where VA lacks that information. On the first letter released in June 2006, VA received assistance from the Internal Revenue Service. VA identified the affected veterans to the IRS, which released that first letter for VA. The IRS did not assist with release of the second letter in August 2006.

VA is taking extensive steps to bolster training for employees on privacy and security of sensitive data. Strengthened policies and procedures to protect sensitive data are being put in place so that this does not happen again.

#### **IMPORTANT DATES IN SEPTEMBER**

**September 1** payments for August due

**September 4** Federal holiday - Labor Day

**September 7** last day to input change of address or establish direct deposit on compensation and pension awards in time for the 09-29-2006 payments

**September 20** last day to change or cancel direct deposit on compensation and pension awards in time for the 09-29-2006 payments

**September 29** payments for September due

#### **VA FACILITIES ADDRESSES AND TELEPHONE NUMBERS:**

**VA Regional Office, St. Petersburg** - PO Box 1437, St. Petersburg, FL 33731 **1-800-827-1000**

**Regional Processing Office, Atlanta, GA** (education claims) - PO Box 100022, Decatur, GA 30031-7022 **1-888-GIBILL1 (442-4551)**

Telephone number for Chapter 30 self-verifications **1-877-823-2378**

**Veterans Health Administration Toll-Free Hotline** (medical care) - **1-877-222-8387**

**VA EFT Information Hotline** (electronic funds transfer - direct deposit) **1-877-838-2778**

**VA Insurance Center, Philadelphia** (VA Insurance) - PO Box 42954, Philadelphia, PA 19101 **1-800-669-8477**

**VA Health Administration Center** (CHAMPVA and Spina Bifida health care) -  
CHAMPVA inquiries: PO Box 65023, Denver, CO 80206-5023  
CHAMPVA claims: PO Box 65024, Denver, CO 80206-5024  
Spina Bifida inquiries and claims: PO Box 65025, Denver, CO 80206-5025 **1-800-733-8387**

**Foreign Medical Program Office** (medical treatment abroad) -  
PO Box 65021, Denver, CO 80206-5021 **303-331-7590**

**National Cemeteries**  
10,000 Bay Pines Blvd N, Bay Pines FL **727-398-9426**  
6502 SW 102nd Ave, Bushnell FL 33513 **352-793-7740**  
Naval Air Station, Pensacola FL **850-453-4108/4846**

**National Cemetery Administration Office of Memorial Programs** (headstones and markers) - 810 Vermont Ave NW, Washington, DC 20420 **1-800-697-6947**

**Loan Guaranty Eligibility Center** (certificates of eligibility) PO Box 20729, Winston-Salem, NC 27120 **1-888-244-6711**

**Telecommunications Device for the Deaf (TDD) Unit** - Chicago VA Regional Office **1-800-829-4833**

#### **INTERNET SITES OF INTEREST:**

VA Web Site: **[www.va.gov](http://www.va.gov)**

VA Forms: **[www.va.gov/vaforms](http://www.va.gov/vaforms)**

VA Web Automated Reference Materials System (WARMS) **[www.warms.vba.va.gov](http://www.warms.vba.va.gov)**

Property Management (sale of VA-repossessed homes): **[www.ocwen.com](http://www.ocwen.com)**

Florida Dept of Veterans Affairs: **[www.floridavets.org](http://www.floridavets.org)**

St. Pete Regional Office: **[www.vba.va.gov/ro/south/spete](http://www.vba.va.gov/ro/south/spete)**